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research**

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FROM THE EDITOR

27th CROMAR Congress under the title „Let the masks fall – New consumer in business and research” is taking place in Osijek, September 22-24, 2021. Faculty of Economics in Osijek is hosting the event, and co-organizers are CROMAR and HAZU - Institute for Scientific and Artistic Work in Osijek. Altogether 25 papers from Croatia, with about 40 marketing experts and scientists attending the event.

Taking into account that the congress takes place biannually, it makes sense to analyze the development and focus change of scientific interest in the area of marketing. This year's topic aims to communicate the hope that the crisis caused by the global pandemic will soon become a part of the past. And stay there! Let the masks fall... so the people (and the economy) can breathe normal again.

Nevertheless, the world has changed, and will continue to change faster and faster. The current consumer is always in the center of marketing and will always be an inspiration for the researchers to reveal the attitudes, motivation, values and lifestyles of our consumers with the aim of stimulating socially desirable behavior and optimizing business strategies. Let the masks fall... Through knowledge to excellence. That is, by the way, the slogan of EFOS, the host of the congress.

And last but not the least, the falling of the masks refers to the transparency of the current market based primarily on the new communication technologies that enable the true dialog between consumers and economic entities, but also on the social responsibility and sustainability in marketing, both on the supply and the demand side. Let the masks fall... for the marketing to become even more transparent, customer oriented and sustainable. There is no wonder that quite a few papers analyze the Covid-19 pandemic and its different implications for marketing, consumers and different industries.

As it was identified in the last CROMAR congress held in Zagreb in 2019, the high-tech environment and digital marketing are gaining increased scientific interest as well and service marketing – education, banking, tourism and others.

There are also some interdisciplinary studies that connect marketing to psychology, sociology, semantics, sustainable development and entrepreneurship.

Beside the scientific part of the congress, special attention is devoted to Croatian students, the future marketers, and their best papers will be presented and awarded.

The best CROMAR 2021 paper this year, according to reviewers' evaluation, is “Sustainable marketing factors: Impact on tourist satisfaction and perceived cultural tourism effects”, co-authored by Lorena Bašan, Jelena Kapeš and Lea Brolich.

We look forward to “demasking” some of the marketing concepts and processes together. We sincerely hope that the XXVII CROMAR Congress will prove to be a great opportunity for an open discussion on the latest theories and practices as well as a meeting place for academics and practitioners from the Region.

Have a good time reading the Proceedings.

Mirna Leko Šimić

CROMAR 2021 Program Committee Chair

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WHAT DOES LOYALTY MEAN FOR INTERNATIONAL STUDENTS? – EVIDENCE FROM PHD STUDENTS AT A HUNGARIAN UNIVERSITY

Abstract

The current paper intends to uncover what loyalty means for foreign PhD students at a Hungarian university. The nature of the research is qualitative and includes the results of in-depth interviews conducted with six PhD students at the end or towards the end of their studies. Results show that even though there are some similarities between PhD students' account of loyalty, there are also differences between the elements that constitute their individual loyalty. We can therefore conclude that PhD student loyalty can differ for each individual depending on the host department, colleagues, city of PhD studies, work- and outside work friendships.

Purpose: The purpose of the current study is to uncover factors contributing to and constituting the loyalty of foreign PhD students at a chosen Hungarian university.

Methodology: Foreign PhD students participated in the in-depth interview taking place at the or towards the end of their study programs.

Results: Results show that the intentions towards positive word-of-mouth recommendations and repurchase are found to be similar in foreign PhD student loyalty to previous research. However, there are differences regarding each individual and personal account on one's loyalty.

Conclusion: We can conclude that composite loyalty can provide good grounds for examining foreign student loyalty. However, individual differences and accounts have to be taken account to reveal every individual factor that might constitute or contribute to one's loyalty.

Keywords: Loyalty, international students, internationalization, higher education

1. Introduction

Loyalty among higher education students has long been a question of great interest in the literature of marketing in higher education (Turkyilmaz et al., 2018; Rehman et al., 2020). The changes experienced by higher education institutions over the past decades have led to a renewed interest in student loyalty (Lovemore et al., 2020). Evidence suggests that loyalty in higher education has been studied together with student satisfaction and word-of-mouth (hereinafter WOM) recommendations (Moldovan et al., 2011), as due to some, satisfaction and positive WOM are key to loyalty (Reichheld, 2003).

Similarly to the definition of loyalty, there is no consensus on the definition of foreign student loyalty in marketing in higher education studies. Factors influencing foreign student satisfaction and loyalty have been explored in several studies (Alves & Raposo, 2009). However, only a few studies have been published that specifically assess the definition and meaning of loyalty for foreign students. Moreover, surprisingly seldom have previous studies investigated a certain educational level (e.g.: post-graduate, PhD level) students exclusively (Shahsavari & Sudzina, 2017). Therefore, the aim of the current paper is to uncover what factors constitute and contribute to PhD students' loyalty at the University of Szeged.

The University of Szeged has been chosen as the venue of studies, as it has been welcoming foreign students for over 30 years. However, their international programs vary. At some faculties English-language international programs are well-developed and have a long-standing tradition, while some faculties have only been providing programs for foreign students for less than a decade. Moreover, the population of foreign students was relatively easy to reach to collect convenience sample. Therefore, this university was deemed a suitable place to conduct the research.

The primary research of the current paper includes in-depth interviews with foreign PhD students at the University of Szeged. This methodology allows us to understand foreign students' thinking and potentially loyalty-altering factors in a more in-depth way.

2. Loyalty in higher education

2.1. Loyalty

Hirschman was among the first to define loyalty as a notion appearing when regardless of an apparent decline in quality, consumers keep buying a certain product (Hirschman, 1970).

Further definitions appeared later, which wander away from quality issues. Behavioral loyalty was defined as a continuous repurchase of a brand (Tellis, 1988; Neal, 1999). However, behavioral loyalty was criticized, and the notion of attitudinal loyalty surfaced. According to Newman and Weber (1973), repurchase might not be a good indicator of loyalty, as it might be a routine procedure while shopping. They take the behavior during purchase and the attraction towards the brand into account. Attitudinal loyalty is defined by them as an emotional or psychological attachment to a brand (Pritchard et al., 1999). The definition of composite loyalty appeared latest in the literature and it combines previous definitions. According to Oliver (1999), composite loyalty is “*a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same-brand-set purchasing...*” (Oliver, 1999, p. 34). Today, composite loyalty is the most widely used and accepted method for studying loyalty.

The role of word-of-mouth recommendations has been studied in the loyalty literature. Ladhari (2007) defined WOM as an informal conversation about a certain product after purchase. These conversations can either be positive and negative for the future purchase of the product, depending on the opinion of the person, who purchased it (Arndt, 1967; Bughin et al., 2010). Nevertheless, WOM has been proven to play a role in loyalty, when referred to an equal to recommendations (Buttle, 1998). Positive WOM or recommendations have also appeared in the literature as an expressing factor of loyalty (Dick & Basu, 1994; Reichheld, 2003).

Both loyalty and WOM have been measured in the literature. Loyalty is widely measured with the help of consumer indices (Fornell et al., 1996, Gronholdt, et al. 2000). Scales regarding the intent and the scale for possible future word-of-mouth recommendations also appeared in the literature (Zeithaml et al., 1996), which provides further grounds for studying loyalty and positive WOM together (Reichheld, 2003).

2.2. Appearance of loyalty in higher education

There is a close connection between the notions of loyalty in general and loyalty in higher education, as the literature shows the applicability of the loyalty definitions in the studies in marketing for higher education (Oliver, 1999; Reichheld, 2003; Alves & Raposo, 2009; Giner & Rillo, 2016).

There has been a consensus on the application of composite loyalty in higher education studies. Rojas-Méndez and colleagues (2009) state that loyal students are those, who choose an additional study program at the university (besides the one they already finished) or offers

financial contribution to the university after finishing the program. They also claim that in order to have loyal students, it is essential to create and maintain a good relationship between the students and the institution, which relationship would be beneficial both monetarily and personally, as these students might later have positive WOM recommendations for others. According to Mekic and Mekic (2016), student loyalty is the composite of repurchase and positive WOM. In most research models, loyalty appears as a latent variable, but we can also find examples when loyalty is studied as part of WOM, repurchase and recommendations (Alves & Raposo 2007; Turkyilmaz et al. 2018).

Besides the previously uncovered factors, loyalty in higher education has also been associated with trust and commitment, while its time-factor also appeared, too. According to Carvalho and Mota (2010), student loyalty is based on the trust among students and the higher education institution, while Schertzer and Schertzer (2004) claims that the more satisfied a student is, the more likely that they will be committed towards the chosen institution and will not leave until the end of their study program. Giner and Rillo (2016) further investigate student loyalty in higher education and conclude that student loyalty is a long-term phenomenon that may be present even after the study program is finished.

As for the measurement of loyalty in higher education, the majority of research are quantitative studies based mainly on consumer indices. Measurement mostly relies on questions regarding repurchase and future recommendations of the institution (Alves & Raposo, 2009; Brown & Mazzarol, 2009; Eurico et al., 2015; Turkyilmaz et al., 2018). Additional measurement methods also include a limited number of qualitative research, such as focus group discussions (Sultan & Wong, 2013) or in-depth interviews applied together with Critical Incident Technique (Douglas & Davies, 2008).

From the above-mentioned studies and loyalty definitions we can conclude that studying loyalty according to the composite loyalty definition in higher education is a widely used methodology. Regarding the methodology, mostly quantitative studies are reported, there is only a limited number of qualitative research. Therefore, in the current paper, loyalty is defined based on the principles of composite loyalty and is researched by qualitative means.

2.3. Factors influencing foreign student loyalty

Several factors appeared in marketing for higher education literature that may influence student loyalty. According to Rojas-Méndez et al. (2009) student loyalty is affected by perceived service quality, satisfaction, trust and commitment. They revealed that commitment affects

student loyalty directly the most, other factors only had an indirect effect on it. Their results coincide with those of Schertzer and Schertzer (2004), who found that satisfaction influences student loyalty. Elliot and Healy (2001) also determined student loyalty as a key factor, as they found that satisfied students are less likely to leave the chosen higher education institution. Loyalty was found to be further affected by trust, perceived service quality (Carvalho & Mota, 2010), and the cooperation between staff and students (co-creation) (Giner & Rillo, 2016).

Furthermore, student loyalty can also be positively influenced by the image of the higher education institution (Pinto et al., 2013), student satisfaction (Zhang et al., 2008; Mekic & Mekic, 2016; Savitha & Padmaja, 2017; Turkyilmaz et al., 2018) and positive WOM recommendations (Alves & Raposo, 2009). Alves and Raposo (2010) also found that those students, who are satisfied, might later be the advocates of the institution by recommending it to others and having positive word-of-mouth advertisements about it to others. This is a crucial finding, as it also determines positive WOM as part of student loyalty.

In additional studies that were conducted in a qualitative manner, using the Critical Incident Technique, Douglas and Davies (2008) have set up a model in which satisfaction and dissatisfaction affects student loyalty. Additionally, Sultan and Wong (2013) applied a focus group method to uncover the main determinants of student loyalty. Their findings reveal that each and every individual student and their loyalty are influenced by individually different factors. One student identified their loyalty as a friendship with the university, while for others, it was equal to recommendations. There were also students, who did not think loyalty towards a higher education institution exists. Their studies were crucial to determine and reveal the differences in students' own account regarding their loyalty towards the university.

We can conclude that there are numerous factors that can have an effect on student loyalty in higher education (Schertzer & Schertzer, 2004; Giner & Rillo, 2016), but we have to take it into account that according to students' own experience, their loyalty can differ entirely from other students' views on loyalty (Sultan & Wong, 2013). Therefore, we can state that examining student loyalty in-depth at a particular higher education institution is crucial, especially from the marketing for higher education literature point of view.

2.4. Difficulties with interpreting foreign student loyalty

As it has been concluded previously, further studies are needed to determine foreign student loyalty. However, numerous concerns appear regarding this process. Is it sufficient to measure student loyalty as previously conducted in the literature according to composite loyalty

definitions? Should loyalty altering factors be grouped so that they reveal and are relevant to the whole study abroad process? Is it enough to study institution-related loyalty or should non-university related factors be included in the process as well?

The current paper discusses both university- and non-university-related factors that might potentially have an effect on foreign student loyalty. The aim of the paper is to determine what factors constitute and contribute to foreign student loyalty regardless of what sphere of the study-abroad process they are related to. As it was previously mentioned, there are numerous definitions of loyalty depending on what area or field it is examined (Bandyopadhyay & Martell, 2007).

Even though the measurement of loyalty seems similar in the literature, in marketing for higher education literature, a deeper understanding is needed than a two- or three-question method whether students would recommend the institution, or they would choose it again. The topic is further complicated by the fact that only a limited number of qualitative studies exist that research foreign student loyalty at a much more in-depth manner and regarding the whole study-abroad process, not solely related to university-related issues (Douglas & Davies, 2008; Sultan & Wong, 2013). Therefore, a more in-depth study is needed.

In the current study, foreign student loyalty is initially determined based on the notion of composite loyalty, as besides a possible repurchase, it is a positive attitude, commitment and recommendation, which can last during and after the end of the study program. While positive WOM is an expressing factor of loyalty appearing if the student is satisfied with any aspect of the study-abroad process.

3. Methodology

The current exploratory qualitative research aims at uncovering what factors constitute or contribute to the loyalty of foreign students at the University of Szeged. As previously seen in the marketing for higher education literature, qualitative measures are used to reveal student satisfaction (Sultan & Wong, 2013). In-depth interviews were previously used to provide a more in-depth insight into student loyalty (Griner & Sobol, 2014).

The venue of this research is the University of Szeged, where foreign student numbers are continuously on the rise. Therefore, it provides good grounds for this research. The sample consists specifically of foreign PhD students from different faculties of the university. Only PhD students were chosen due to the assumed complexity of the research.

The six participating PhD students come from Ecuador, India, Namibia and Vietnam, are aged between 24 and 35, and were studying at the Faculty of Law, Faculty of Science and Informatics, Faculty of Humanities and Social Sciences, Faculty of Pharmacology, and in the fields of law, IT, pedagogical studies, biology, pharmacy and chemistry.

Interviews were conducted in 2018, when students were close to the end of their PhD studies. In Hungary, PhD studies (for both Hungarian and foreign students) at that time took three academic years. Therefore, this interview was conducted after three years in the academic program. This might mean that some of the interviewees had not finished their PhD at that time yet, but they have successfully completed all their coursework. In the in-depth interviews, foreign PhD students were asked whether they are satisfied with the study-abroad program and whether they feel loyal to the university. Furthermore, if they claimed that they feel loyal towards the study-abroad process, they were asked to describe what loyalty means to them. In the current paper, results regarding loyalty are introduced.

4. Research results

As we have seen previously, loyalty measurement methods include the intention of respondents to repurchase and recommend a certain service or product (Oliver, 1999). Therefore, PhD students were asked if they would choose this university again for their studies and whether they would recommend studying here to others. Out of the six students four people said that they would definitely choose this university again. There was only one person who stated that they would definitely not choose this university again, but they highlighted that this is a personal preference, and it does not mean that the University of Szeged is not a good university.

„Yes, definitely. Coming here was the biggest decision of my life and it changed my life in an absolutely positive way. This is a dream come true.” – Indian biologist student

„Yes, because Szeged is perfect for studies. It is calm, silent and there are lots of international students” – Indian IT student

„Yes, I would choose it again, because it is a very good department.” – Indian pharmacy student

„This is a very hard question. My answer is no. I am sorry, but I have to be honest. This does not mean that the University of Szeged is not a good university, and that Szeged is not a good city.” – Vietnamese student

Despite the fact that not every interviewed student would choose the University of Szeged again, all of them would recommend, or had already recommended it to others. It also happened that they recommended studying here to others, and those people had already arrived at Szeged at the time of our interview. This shows that not only the recommendations of universities, but the study-abroad process is also important, as it might facilitate further foreign students coming to the university.

„Yes, I have already recommended it.” – Indian biology student

„Yes, definitely, I have already recommended it to some of my friends and to my brother.” –

Indian pharmacy student

„I have already recommended it to my cousin and brother. My brother could have attended an Irish university. He wanted to go there, but I recommended coming here (to Hungary) and he will finish his studies in BME (university in Budapest) next year.” – Indian IT student

„Yes, and somebody is already here in Szeged.” – Namibian student

„Yes, totally. Last year, two of my friends came here to study.” – Vietnamese student

Repurchase and recommendation answers can be found in Table 1.

Table 1 Repurchase and recommendation of studying at the University of Szeged, in Szeged

	Yes	No	Maybe
Repurchase	4	1	1
Recommendation	6	-	-

Source: own study

PhD student were also asked whether they feel loyal to the university and their studies in Szeged. They had positive responses about their loyalty. The aim of the research was to further uncover the factors that constitute their loyalty. Similarly to previous studies, possible repurchase or intentions to choose again, and positive WOM recommendations have surfaced. Based on their own accounts, some students believe that loyalty is telling positive things about the university despite any negative things they might have experienced. For others, loyalty means being proud of and respecting the values this university had taught them, during their future lives. Another student says that loyalty is a happy remembrance of the years spent here, while for another, it is reciprocity, giving something back to the university in exchange for the

degree and knowledge they had got. Answers to the question, whether you feel loyal and what it means to you, can be found below.

„Yes, because the university gives you such opportunities and teaches you so many different ways of research that I would not have got to know, if I am not accepted to study at this university.” – Namibian student

„The first thing that comes to my mind is that if I talk about the university to prospective students, friends, or colleagues, the I always say positive things.” – Indian biology student

„Yes, I am loyal. No matter how hard a situation is, I don't think that I would ever say anything bad about the university and my bad experiences here. I think this is loyalty.” – Indian IT student

„When you said loyalty, what first came to my mind is, how we are going to conduct our work when we become professional researchers, and how we are going to uphold the values that we learned at this university.” – Ecuadorian student

„For me loyalty means that I have to give something back to the university, as the university has given me a lot regarding research, so I have to give it back with my research. I like that there is a good relationship between teachers and students and that they make university much more. I think both of these count, personal relationships also count. After some years we feel like we are a family and we do not leave the family.” – Indian pharmacy student

„When I finish my studies, I go back to my country and I'll think of Szeged as a good city, good university and a lot of great memories. I think for me, this is loyalty.” – Vietnamese student

Factors contributing to and constituting the loyalty for PhD students can be found in Table 2.

Table 2 Factors of loyalty for PhD students

University-related	Non-university-related	Both
recommendation	recommendation of Hungary	recommendation
positive WOM	attachment to city (Szeged)	colleagues
upholding values		happy remembrance
reciprocity		

5. Discussion

The aim of the present research was to uncover what factors constitute and contribute to PhD students' loyalty at the University of Szeged. The in-depth interviews are applied in the marketing in higher education literature (Douglas & Davies, 2008) provided us with an insight into foreign PhD student loyalty, as additionally to positive word-of-mouth recommendations and the intention to repurchase, factors contributing to loyalty were revealed.

Findings correspond with previous literature, as students claimed to be loyal, as most of them would repurchase the program or would recommend it to others. Similar results were revealed in the studies of Mekic and Mekic (2016), Alves and Raposo (2007), and Turkyilmaz et al. (2018).

Investigating the loyalty of students more in depth, Carvalho and Mota (2010) stated that loyalty equals trust and satisfaction of students. The present study did not specifically reveal trust to be a factor influencing loyalty. It indeed uncovered that university related factors influencing student loyalty further include upholding values and reciprocity (Carvalho and Mota 2010). Attachment to and recommendation of the city also influence student loyalty, which previously only appeared in the loyalty literature (Pritchard et al., 1999). Further, happy memories and colleagues influence PhD student loyalty, which finding did not correspond with any previous research and can be considered a novelty and peculiarity of the university examined.

6. Conclusions

Results regarding the loyalty of foreign PhD students reveal that there are some similarities between the accounts of their own loyalty towards the institution and the study abroad process. We can conclude that positive word-of-mouth recommendations and the intention to repurchase or choose the institution and the study-abroad process again can be indicators of loyalty.

However, each and every individual own account of loyalty differed. Therefore, we can claim that loyalty has certain elements that are different for each individual that took part in the present research. Besides positive WOM and intention to repurchase or choose again other factors such as reciprocity, upholding institutional values, emotional attachment to the city and colleagues, and happy memories and remembrance also constitute loyalty of examined foreign PhD students.

It is a novelty of the present research that there are factors PhD students mentioned that are strictly related to the university, while others are related to the study-abroad experience and not specifically school-related issues, such as friends and the city. Therefore, when talking about foreign student loyalty of the examined students, we have to distinguish between university-related and non-university-related factors that both account for examined PhD students' loyalty. Results also coincide with the notion of composite loyalty, as loyalty for foreign students means possible repurchase intentions, positive WOM recommendations and emotional attachment as well.

There are certain limitations of the present study. The sample size is small in nature and is only limited to foreign PhD students at the chosen university. Therefore, it might not cover every foreign PhD students' idea about loyalty and results cannot be deemed representative. Regardless of the limitations, results provide an in-depth insight into what loyalty means for the examined PhD students and this study constitutes the basis of further research in the field of foreign student loyalty.

This paper can be a solid foundation for further research. Future research directions may include a quantitative survey investigating the loyalty factors revealed in this qualitative research. It would also be useful to expand the number of participants and involve every faculty of the university into the research.

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